
State:	Arkansas	Filing Company:	National Teachers Associates Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.500 Other		
Product Name:	TermGuard II Interest Rate Change		
Project Name/Number:	/		

Filing at a Glance

Company:	National Teachers Associates Life Insurance Company
Product Name:	TermGuard II Interest Rate Change
State:	Arkansas
TOI:	L04I Individual Life - Term
Sub-TOI:	L04I.500 Other
Filing Type:	Form
Date Submitted:	12/12/2012
SERFF Tr Num:	NTAL-128808439
SERFF Status:	Closed-Accepted For Informational Purposes
State Tr Num:	
State Status:	Closed-Accepted for Informational Purposes
Co Tr Num:	L-2300 TERMGUARD INT RATE
Implementation	01/01/2013
Date Requested:	
Author(s):	David Mather
Reviewer(s):	Linda Bird (primary)
Disposition Date:	12/18/2012
Disposition Status:	Accepted For Informational Purposes
Implementation Date:	

State Filing Description:

State: Arkansas

Filing Company: National Teachers Associates Life Insurance Company

TOI/Sub-TOI: L04I Individual Life - Term/L04I.500 Other

Product Name: TermGuard II Interest Rate Change

Project Name/Number: /

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments: Filed Exempt

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 12/18/2012

State Status Changed: 12/18/2012

Deemer Date:

Created By: David Mather

Submitted By: David Mather

Corresponding Filing Tracking Number:

Filing Description:

New reserve interest rate standards have been uniformly adopted across the various states. This filing serves the purpose of demonstrating our company's compliance with the new standards on a go-forward basis. Effective 1-1-13, the company will be calculating/keeping reserves according to the new standards. Please find attached a letter from our actuarial team, confirming compliance with this new interest rate of 3.5%. The actuarial memoranda for affected products have been updated and are included for your approval as well. This change in the interest rate does not affect the policy form itself.

Company and Contact

Filing Contact Information

David Mather, Compliance Analyst
4949 Keller Springs Road
Addison, TX 75001

david.mather@ntalife.com
972-532-2156 [Phone]
972-532-2194 [FAX]

Filing Company Information

National Teachers Associates Life Insurance Company
4949 Keller Springs Road
Addison, TX 75001
(972) 532-2100 ext. [Phone]

CoCode: 87963
Group Code:
Group Name:
FEIN Number: 75-1623431

State of Domicile: Texas
Company Type: LAH
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: 50.00 per filing
Per Company: No

Company	Amount	Date Processed	Transaction #
National Teachers Associates Life Insurance Company	\$50.00	12/12/2012	65681606

SERFF Tracking #:	NTAL-128808439	State Tracking #:		Company Tracking #:	L-2300 TERMGUARD INT RATE
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/18/2012	12/18/2012

SERFF Tracking #:	NTAL-128808439	State Tracking #:		Company Tracking #:	L-2300 TERMGUARD INT RATE
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Disposition

Disposition Date: 12/18/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment(s):			
2013 Int Rt Chng WL Letter_Signed_20121206.pdf			



National Teachers Associates Life Insurance Company

4949 Keller Springs Road • Addison, Texas 75001-5910

From the Office of David V. Smith., Vice-President & Chief Actuary
Toll Free: (800) 825-5682 • Fax: (972) 532-2194 • Direct Line: (972) 972-532-2148
Email: david.smith@ntalife.com

To whom it may concern:

Re: All Life Insurance Forms in this State

Dear Sir or Madam:

In recent years, the interest rate applicable to the calculation of reserves for life insurance policies issued during that time has been 4%. The prescribed interest rate becomes 3.5% for life insurance policies issued as of January 1, 2013. National Teachers Associates Life Insurance Company will develop reserves in accordance with this requirement. Please find enclosed actuarial memoranda reflecting this required regulatory change for each life insurance product that National Teachers Associates Life Insurance Company will be issuing as of that date in this state.

Reserves for all these products will be calculated using the same methods set forth in memoranda previously provided to the state when they were originally filed and approved except for the noted change in the assumed interest rate.

If you have any questions, please feel free to call.

Sincerely,

David V. Smith

Vice President and Chief Actuary, F.S.A., M.A.A.A., C.E.R.A., F.L.M.I., C.L.U.